

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH R. SHACKELFORD  
BETTY A. SHACKELFORD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-21240

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/09/2015 and confirmed on 10/16/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		134,475.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>134,475.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	5,585.85	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,085.85</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 5342	0.00	55,629.68	0.00	55,629.68
	PNC BANK NA Acct: 5342	1,174.82	1,174.82	0.00	1,174.82
	CITY & SCHOOL DIST OF PITTSBURGH (I Acct: XXXXXXXXXXXX4-15	945.58	945.58	273.49	1,219.07
	CITY & SCHOOL DIST OF PITTSBURGH (I Acct: XXXXXXXXXXXXXXXXXXXX-INT	45.09	45.09	0.00	45.09
	CITY OF PITTSBURGH (RE-LIBRARY) Acct: XXXXXXXX4;14	0.00	0.00	0.00	0.00
	CITY OF PITTSBURGH (RE-LIBRARY) Acct: XXXXXXXXXXXXXXXXXXXX-INT	0.00	0.00	0.00	0.00
	ALLY BANK(*) Acct: 2061	13,756.74	13,756.74	1,042.13	14,798.87
					<b>72,867.53</b>

Priority					
	EUGENE D FRANK ESQ Acct:	0.00	0.00	0.00	0.00
	KENNETH R. SHACKELFORD Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF EUGENE D FRANK Acct:	0.00	0.00	0.00	0.00
	EUGENE D FRANK ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	VW CREDIT INC Acct: 7423	8,615.50	8,615.50	0.00	8,615.50
					<b>8,615.50</b>

Unsecured					
	AMERICAN EXPRESS Acct: 1001	6,189.78	2,422.13	0.00	2,422.13
	CERASTES LLC Acct: 9827	15,110.00	5,912.72	0.00	5,912.72
	BILL ME LATER INC A/S/F SYNCHRONY E	1,894.08	741.17	0.00	741.17

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0049				
	CAPITAL ONE BANK NA**	9,289.96	3,635.27	0.00	3,635.27
	Acct: 7702				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 3010				
	ECAST SETTLEMENT CORP	18,257.55	7,144.38	0.00	7,144.38
	Acct: 5701				
	DISCOVER BANK(*)	12,861.15	5,032.72	0.00	5,032.72
	Acct: 4266				
	PRA/PORTFOLIO RECOVERY ASSOC	1,047.42	409.87	0.00	409.87
	Acct: 3018				
	US DEPARTMENT OF EDUCATION	31,232.76	12,221.73	0.00	12,221.73
	Acct: 7387				
	FIRST NATIONAL BANK OF OMAHA(*)	5,871.72	2,297.67	0.00	2,297.67
	Acct: 5588				
	PRA/PORTFOLIO RECOVERY ASSOC	3,427.92	1,341.38	0.00	1,341.38
	Acct: 2207				
	KIA MOTOR FINANCE	0.00	0.00	0.00	0.00
	Acct: XXX8473				
	DEPARTMENT STORES NATIONAL BANK	631.31	247.03	0.00	247.03
	Acct: 7166				
	PRA/PORTFOLIO RECOVERY ASSOC	6,117.68	2,393.92	0.00	2,393.92
	Acct: 9141				
	WESBANCO BANK INC(*)	0.00	0.00	0.00	0.00
	Acct: 5588				
	AMERICAN INFOSOURCE LP - AGENT DII	271.22	106.13	0.00	106.13
	Acct: 2868				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					43,906.12

TOTAL PAID TO CREDITORS

125,389.15

TOTAL

CLAIMED 8,615.50

PRIORITY 15,922.23

SECURED 112,202.55

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH R. SHACKELFORD  
BETTY A. SHACKELFORD  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:15-21240

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kenneth R. Shackelford  
 Betty A. Shackelford  
 Debtors

Case No. 15-21240-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2020.  
 db/jdb

+Kenneth R. Shackelford, Betty A. Shackelford, 1026 Davis Avenue,  
 Pittsburgh, PA 15212-1926  
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
 Pittsburgh, PA 15222-5413  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421  
 14083498 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14025887 American Express, PO Box 981535, El Paso, TX 79998-1535  
 14086140 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 14025889 +Barclays Bank Delaware, 125 S. West St., Wilmington, DE 19801-5014  
 14025888 Barclays Bank Delaware, Card Services, P.O. Box 8802, Wilmington, DE 19899-8802  
 14025904 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328  
 (address filed with court: Home Depot Credit Services, P.O. Box 653000,  
 Dallas, TX 75265-3000)  
 14025894 +Citi, PO Box 6004, Sioux Falls, SD 57117-6004  
 14025895 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500  
 14025896 +Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 14068302 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14034345 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 14059263 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,  
 NEW YORK, NY 10087-9262  
 14025900 +ExxonMobil, PO Box 6404, Sioux Falls, SD 57117-6404  
 14025901 +Fedloan Servicing, POB 69184, Harrisburg, PA 17106-9184  
 14025903 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 14025905 Kia Motors Finance, PO Box 629027, El Dorado Hills, CA 95762-9027  
 14025906 +Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053  
 14025908 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905  
 14036272 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,  
 Omaha, NE 68197)  
 14087579 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14025909 PNC Mortgage, PO Box 8807, Dayton, OH 45401-8807  
 14066397 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
 Harrisburg PA 17106-9184  
 14031018 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 14025913 WesBanco, PO Box 3412, Omaha, NE 68103-0412  
 14025912 WesBanco, PO Box 3696, Omaha, NE 68103-0696

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 Synchrony Bank,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132  
 14034194 E-mail/Text: ally@ebn.phinsolutions.com Apr 29 2020 03:21:49 Ally Bank, PO Box 130424,  
 Roseville, MN 55113-0004  
 14025886 E-mail/Text: ally@ebn.phinsolutions.com Apr 29 2020 03:21:49 Ally Financial,  
 PO Box 380901, Bloomington, MN 55438-0901  
 14025890 E-mail/PDF: gecsed@recoverycorp.com Apr 29 2020 03:33:18 BillMeLater, P.O. Box 2394,  
 Omaha, NE 68103-2394  
 14046616 +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14057898 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 29 2020 03:22:07 COMENITY CAPITAL BANK,  
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14025891 E-mail/Text: cms-bk@cms-collect.com Apr 29 2020 03:22:01 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 14025892 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 03:32:25  
 Capital One Services, LLC, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14057735 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 03:34:24 Capital One, N.A.,  
 PO Box 71083, Charlotte, NC 28272-1083  
 14025898 E-mail/Text: mrdiscen@discover.com Apr 29 2020 03:21:50 Discover Bank,  
 6500 New Albany Road, New Albany, OH 43054  
 14025897 E-mail/Text: mrdiscen@discover.com Apr 29 2020 03:21:50 Discover, PO Box 30421,  
 Salt Lake City, UT 84130-0421  
 14029530 E-mail/Text: mrdiscen@discover.com Apr 29 2020 03:21:50 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14025899 +E-mail/Text: mrdiscen@discover.com Apr 29 2020 03:21:50 Discover Fin Svcs LLC,  
 P.O. Box 15316, Wilmington, DE 19850-5316  
 14025893 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 29 2020 03:34:22 Chase,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 14089479 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 29 2020 03:32:30  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Apr 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14952121 +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
14025910 E-mail/PDF: gecsed@recoverycorp.com Apr 29 2020 03:34:19 Synchrony Bank,  
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060  
14025911 E-mail/Text: vci.bkcy@vwcredit.com Apr 29 2020 03:22:31 Volkswagen Credit, P.O. Box 3,  
Hillsboro, OR 97123-0003

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr City and School District of Pittsburgh  
cr Duquesne Light Company  
cr VW Credit Leasing Ltd.  
cr VW Credit Leasing, Ltd  
14025902\* ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, PO Box 3412, Omaha, NE 68103)  
14025907 ##Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
TOTALS: 4, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,  
ewassall@logs.com  
Eugene D. Frank on behalf of Debtor Kenneth R. Shackelford efrank.esq@comcast.net  
Eugene D. Frank on behalf of Joint Debtor Betty A. Shackelford efrank.esq@comcast.net  
James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor VW Credit Leasing Ltd. bkggroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@grblaw.com  
Martin A. Mooney on behalf of Creditor VW Credit Leasing Ltd. kcollins@schillerknapp.com,  
lgadomski@schillerknapp.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpg.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpg.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com

TOTAL: 14